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THE PURCHASERS PATTERN.

Shewing the true value of any Purchase of Land or Houses, by *Lease* or otherwise.

Also new TABLES of Interest, after the Rate of six *per Cent.* with a moderate Discourse of *Usury.*

With some brief Rules of measuring *Board*, *Timber*, and *Land*, and many other Tables of daily use and profit to most men.

By *Henry Phillippes.*

LONDON:
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TO THE READER.

IT is a maxime both in Divinity and Philosophie, that all vertues are concatenated, and have an influence and dependance one upon the other; but these two, *Love* and *Equity*, are more eminent and excellent herein: So, that as it is said of the one, that *Love is the fulfilling of the whole Law*: So it may likewise be said of the other,

that *Justice* is the fulfilling of the whole *Law*. For Justice is a giving to every one his due: and he that gives God his due, and his neighbour his due, doth all things which both the *Law* and *Gospel* require.

But this is one thing makes this world so bad, that as our *Law* is cold, so our *Justice* is blinde. I confesse *Justice* by the Ancient *Painters* is well represented with a *Sword* in the one hand, signifying the punishment of *Vice*; and with a pair of *Balances* in the other, shewing the *Equity* which ought to be in all our dealings one towards another; but I like

like not the *Vele* wherewith they hide her eyes, since shee ought rather to be Eagle-sighted. I know they would intimate hereby the impartiall eye of *Justice*, that it should be no respecter of persons: but I fear it may more fitly expresse, that our *Justice* is often blinded with the *Veil* of *Ignorance*, and more often with the mantle of *selfe-love*. Both these Veils I am sure must be taken away, or else *Justice* cannot do its Office.

As for that of *selfe-love*, it is not my taske to meddle with it; only I desire all men to follow that Rule of our Lord and Saviour, *to do to o-*

thers as they would be dealt withall, and not that *Machivilian* maxime, *To do no right, and take no wrong.*

As for the Veil of *Ignorance* I have endeavoured what I can to take it away by this Discourse, for considering the many ways whereby most men are apt to deceive both themselves and others in the way of purchasing *Land* or *Leases*, and the few instructions which are extant to direct them, together with their obscurity; I have as plainly and briefly as I could, by these following *Rules* and *Tables*, set before you the true value of any kinde of Pur-

chaſe; ſo that if men will not be wilfully ignorant, or ſlaviſhly covetous, they may eaſily walke in the paths of *Juſtice*, without any wandering therein.

And to make you more needful hereof, you ſhall finde that you may as well deceive your ſelfe as another by your own ignorance, thinking that you buy a good *bargain*, or ſell at a good *rate*, when you do the contrary.

It were to be wiſhed if ſome ſuch *Rules* as theſe were at leaſt countenanced and approv'd of, (if not eſtabliſhed and confirmed) by publique *Authority*. But I hope the

Truth

Truth is so plain and strong of it selfe, that it will disperce the *honest ignorance* of some, and discover the *crafty covetousnesse* of others; so that all men may make their bargains without fear or danger, and receiue just, true and mutuall profit and gain thereby.

Yours,

H. P.

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THE PURCHASERS PATTERN.

IN the buying and selling of Land, and in the letting and taking of Leases, either of Land or Houses; there are many things very considerable; which may all be reduced to these three generall heads.

First, to the Law, to make the Bargain sure.

Secondly, to Reason and Iudgement, to know what you purchase.

Thirdly, to Arithmetick, to finde out the true value.

My chiefe purpose herein is to speak of this last, referring you in the other two, to your own iudgement, and the

counſell of others: yet becauſe I am loath to let thoſe who need ſome inſtructions herein, and will be willing to learn, go altogether without, I ſhall briefly ſpeak ſomwhat to each of theſe.

And in the firſt place, as to matter of Law, take it as I finde it ſummed up in theſe Verſes.

Firſt, ſee the Land which thou intend'ſt to buy,
Within the Sellers Title clear doth lie;
And that no Woman to it doth lay claim,
By Dowry, Joynture, or ſome other name
That may it cumber. Know if bond or free
The Tenure ſtand, and that from each Feoffee
It be releaſed. That th' Seller be ſo old,
That he may lawfull ſell, thou lawfull hold.
Have ſpeciall care that it not Morgag'd lie,
Nor be intailed on Poſterity.
Then if it ſtand in Statute, bound or no,
Be well advis'd what Quit-rent out muſt go,
What Cuſtome-ſervice hath been done of old,

By

By those who formerly the same did hold.
And if a wedded woman put to sale,
Deal not with her unlesse she bring her Male;
For she doth under Covert-barren go,
Although sometimes some traffique so (we know.)
Thy bargain being made, and all this done,
Have speciall care to make thy Charter run,
To thee, thine Heirs, Executors, Assigns,
For that, beyond thy life, securely bindes.
These things fore-known, and done, you may prevent
Those things vaſh buyers many times repēt.
And yet when as you have done all you can,
If you'l be sure, deal with an honest man.

In the second place, before you can know the true value of the thing to be purchased, you must well consider the nature of the thing, and the casualties that it may be subiect to, and so according to the goodnesse and certainty thereof, you must cast up the price at a greater or lesser rate of profit.

And to this purpoſe in the firſt place, take notice that the Rate allowed for Intereſt money, is the generall ground and rule to eſtimate the value of any purchaſe by.

This was formerly in Queen *Elizabeths* dayes allowed to be 10 pound for 100. But in King *James*'s time, it was, upon very good grounds brought down to 8 pound for 100. And now of late, by our preſent State, it is allowed but to take 6 pound Intereſt for 100. Now as the Intereſt of money falleth, ſo the price of all kinde of Purchaſes riſeth. This you may ſee in the following Tables: and it muſt needs be ſo, becauſe the leſſe profit is allowed, the greater principall muſt be expended to bring in the ſame profit. Thus when money was at 8 in the 100, then 75 pounds would bring in 6 pounds a year, whereas money being but at 6 in the 100, an 100 pounds will bring in but the ſaid 6 pounds a year.

But yet you muſt not think that this Rate allowed for Intereſt money, is the abſolute rule of all Purchaſes; but as

as formerly, when money went at 8 for an hundred, yet Land was worth 18 years purchaſe: ſo now money is at 6 for the hundred, Land is well worth 20 years purchaſe. And though men who thus lay out their money upon Land, have but five in the hundred profit for their money; yet there may be good reaſons given why men ſhould be willing ſo to do. As,

Firſt, Becauſe though every thing be ſubiect to caſualty in this uncertain World; yet an eſtate in Land is leſſe ſubiect to danger, and of more ſure continuance, both for a mans own life, and his poſterity after him.

Secondly, It hath been hitherto, and it is like to be ſo ſtill, that the price of money falls cheaper, and the price of Land riſeth dearer: and that not only (as I ſaid before) in proportion to the rate of Intereſt, but in reſpect of the value of the things themſelves. So that the old Rents of Land, may in a ſhort time be much improved, whereby the

Land-Lord may in a ſhort time mend his bargain, if it be any good peny-worth when he bought it.

Thirdly, In point of Piety, many men had rather lay out their money in Land, though with leſſer profit; then let it out to Intereſt: Becauſe Uſury, through the ill practiſes of many, hath gotten ſuch an odious name, and been ſo generally condemned by many godly men.

Fourthly, There is much equity herein. For as men who have greater Stocks, and Trade by Whol-ſale; may live upon a leſſer rate of profit then thoſe who have but ſmall Stocks, and Trade by Retail. So men who have great Eſtates, and buy land therewith, may very well lay out their money at leſſe profit then other men, and yet live better thereof. Thus a man that hath 4000 pounds, may purchaſe therewith 200 pounds a yeare, and may live better thereupon, though he have but five pounds for 100 profit for his money; then

then he that hath an eſtate of 1000 pounds in money, and puts it out to Intereſt at ſix pounds for an hundred, can live of 60 pounds the yearely Intereſt thereof. And hereupon the Emperour *Juſtinian* made a Law that Noble men and Earls ſhould take but 4 pounds Intereſt for 100. Artificers might take 8 pounds. Merchant Adventurers 12 pounds, and other men 6 pounds in an hundred.

In the next place it may be conſidered, after what Rate Leaſes of Land are fitteſt to be let. And that is according to the preſent Rate of Intereſt money, what ever it be.

For firſt, It is not fit that they ſhould pay more then their money will yield them; becauſe they are men of ſmaller eſtates, and ſuch as, for the moſt part, do with much care, coſt and pains, get their Rent for their Land-Lords, who live many times at eaſe. And if their Land-Lord think they have too good a peny-worth, he wants not power and will to make him pay more for his next Bargain.

On the other ſide, it is not fit that theſe Leaſes ſhould be let at any under Rate, both becauſe they are certain, and leſſe hazard therein, then in laying out their money any other way: and alſo, becauſe the Land-Lord himſelfe gives a dearer Rate, and ſo would hereby be too much damnified. And after this Rate you muſt value all other Annuities which are certain, and aſſured by Lands.

The next thing I ſhall propoſe to your conſideration, is the Rate which is to be obſerved in letting and ſelling of Houſes. And herein it will be very requiſite to conſider of the many Caſualties which Houſes are ſubiect to, by Fire, Tempeſts, and Wars. And though theſe Accidents do not happen to all Houſes, yet there will be much coſt and charges laid out for the repairing of them, which will be more or leſſe according to the Age and Strength of the Houſe.

For theſe and ſuch like reaſons, it was the uſuall cuſtome, when money

was

was at eight in the hundred, to let Leaſes of Houſes for 21 years, for 7 years purchaſe. By which reckoning (as you may ſee by the Tables following) they allowed about 13 in the hundred for the profit of their money to the buyers. For after 12 in the hundred one pound yearly rent for 21 years, is worth 7 pounds, 11 ſhillings 2 pence, which is above 7 years and an halfe purchaſe, therefore bare 7 years purchaſe yields more profit, and is much about 13 in the hundred.

Now if this rate were thought fit when money was at eight in the hundred, then, now money is at ſix, ſuch Leaſes may very well be let after the rate of ten in the hundred. And ſo one pound yearly rent is worth 8 pound 12 ſhillings and 11 pence, that is, 8 years, an halfe, and halfe a quarters purchaſe. And this I ſuppoſe to be the fitteſt rate for moſt ordinary houſes.

But yet ſince ſome Houſes being new and ſtrongly built, need little or no reparations, and others, being old and decayed, need great and coſtly repara-

tions, and many times muſt be partly built, ſince theſe things lie upon the Tenant, therefore the better ſort of Houſes will be worth more, and the other leſſe. But the prizes of all theſe kinde of Houſes, may be reckoned after the rates of 8, 9, 10, or 12, either for their Leaſes, or for the purchaſe of them outright.

It may perhaps be obiected againſt this, the great coſt which men are at in building of Houſes, ſo that if Leaſes of them yield no better rate, thoſe who are at the coſt to build them, will ſcarce have five or ſix in the hundred for their moneys laid out upon them.

To this it may be replyed, that Houſes are things from whence the Tenant, for the moſt part, receiveth little or no profit, being chiefly ſleeping holes to defend them from the iniury of the weather; for which purpoſe many times leſſe coſtly houſes would ſerve the turn. And therefore what ever men may lay out upon the building and beautifying of them, for their own pleaſure and accommodation, yet it will be the part of every

every wiſe builder, to lay out no more thereon, then is fitting and neceſſary, according to the place it ſtands in; that ſo the yearly rent may bring in ſome conſiderable profit, at leaſt to the rate of eight in the hundred.

As for publique Buildings, either for ſtrength or ornament, they are not to be meaſured by ſo private a Standard.

If any well affected perſons, or Corporations, having ſtocks of money lying by them, ſhall build in convenient places, or Towns waſted by fire, houſes ſomwhat above the degree aforeſaid; ſuch men, though they receive leſſe profit, yet they deſerve more praiſe.

By what hath been ſaid, you may perceive that Leaſes either of Land or Houſes, are the moſt profitable Tenures for the ordinary ſort of men. But yet you may deſire to know whether an ordinary Leaſe of 21 years; or a longer Leaſe of 40, 50, or 60 years be beſt.

I ſtart this queſtion, to lay open the errour of many men, who proceed in theſe Bargains without ſufficient know-

ledge

ledge in point of Art. And from hence it is that one concludes that a ſhort Leaſ is moſt profitable, which he thinks thus ſufficiently proved.

Saith he, Suppoſe a man hath 1000 pounds to beſtow upon a Leaſe, if he will purchaſe a Leaſe of 100 years, it will coſt 13 yeats purchaſe at the leaſt, ſo your 1000 pounds will buy but 77 pounds a year, which doth not amount to the Uſe of your money after the rate of eight in the hundred: Whereas, if you will buy a Leaſe of 21 years, you may have it for ſeven years purchaſe, (money being at the foreſaid rate,) ſo your 1000 pounds will purchaſe you a Leaſe of 140 pounds a year, which is 60 pounds a year more then the Uſe of your money will come unto. So that in the longer Leaſe you will loſe three pounds a year, and by the ſhorter Leaſe you will gain three ſcore pounds a year more then your money will yield at Intereſt.

This reckoning I confeſſe is true according to theſe erronious rules, by which moſt men make their bargains: and

and ſo for want of better knowledge, often times run themſelves into very great dammages. The chiefe cauſe whereof proceeds from mens ſetting too low a price & value upon a ſhort Leaſe, and too high a price and eſteem upon a long Leaſe, which is only for lack of Art. And perhaps men may be deceived herein, reaſoning thus with themſelves, If a man gives 7 years purchaſe for a Leaſe of 21 years, it is 7 years before he receives his principall money again, and then he hath but 14 years more for the increaſe thereof, and in all the 21 years he receives his money laid out but three times over: Whereas, a man giving 13 years purchaſe for a Leaſe of 100 years; though it be 13 years before he receive his principall in again, yet then he hath 87 years of clear profit, and in the whole 100 years, receives his money laid out almoſt eight times over.

But this reaſon deceives men in conſidering too much of the often return of the money, and too little of the length of the time. For he that hath a Leaſe

of

of 21 years, for ſeven years purchaſe; it is true, he can in that 21 years make but a threefold return of his money: but then after thoſe 21 years, he may make ſuch another bargain for 21 years more, and ſo return his money three times more. And ſo continuing to do, in 105 years he may return his principall laid out 15 times over, ten times whereof will be clear gains; whereas the other ſhall gain little more then halfe ſo much.

Thus you ſee, count which way you will, it is manifeſt there is a very great diſ-proportion between the price of the long Leaſe, and the price of the ſhort Leaſe; which ought not to be ſo. For what reaſon is there but that a man ſhould have as good a peny-worth in a long Leaſe, as in a ſhort one: And I ſuppoſe the intent both of buyer and ſeller is that it ſhould be ſo: but all the fault lies in thoſe falſe Rules and cuſtoms; and may all with much right and reaſon be amended by Art.

The truth therefore is, the ſhort Leaſ is ſomwhat undervalued; but the long

Leaſe

Leaſe is much more over-valued. For in the ſhort Leaſe, the buyer hath after 13 in the hundred allowed him for the profit of his money; whereas in the long Leaſe he hath not after 8, which for Leaſes of Land, in theſe times, is a good penyworth, but for Leaſes of Houſes, it is too dear.

But now by theſe Tables you may ſee that if a Leaſe of Land for 100 years, be worth 13 years purchaſe, then a Leaſ of 21 years (of the ſame Land) is worth above ten years purchaſe. On the other ſide, if the Leaſe of an houſe be worth but ſeven years purchaſe for 21 years, then it cannot be worth above eight years purchaſe for 100 years.

And thus Art like an equall Umpeir between man and man, will declare the true value of any Leaſe for any time, ſo that one bargain ſhall not be too deare, and another too cheap, but each have a due proportion to the time of years; and ſo in this reſpect, there is no more advantage or profit in one kinde of Leaſe more then in another. But he that will not be ruled by Art, but will follow

follow theſe, or ſuch like, falſe Rules, muſt (you ſee of neceſſity) either wrong himſelfe or others, yea, and before he is aware, may wrong himſelfe as ſoon as another, either in buying or ſelling ſuch bargains.

Yet one word more in anſwer to this queſtion. I ſay, that in ſome reſpects, a long Leaſe is better then a ſhort one. For, provided that the bargain be a good penyworth, and that the Tenant have a ſufficient ſtock to purchaſe a longer Leaſe; then I ſay, as a Free-hold is better eſteemed then a Leaſe, ſo a long Leaſe is much better then a ſhort Leaſe, which muſt perhaps be renued twice or thrice in a mans life, and then may be in danger to have it taken over his head by an ill neighbour, or to be turned out by a froward Land-Lord.

There is another way of purchaſing Land or Houſes, by buying Lives therein, And this is the ordinaty rule for it. One Life in any thing is accounted of equall worth to a Leaſe of ſeven years. Two Lives are worth as much as a Leaſe of

of 14 years. Three Lives are worth as much as a Leaſe of 21 years. And ſo ſtill increaſing by ſeven years for every Life.

But this way of reckoning ſeemes to me ſomwhat unequall, ſince one or two may live as long as eight or ten, why ſhould there be ſo great a difference accounted? I confeſſe a mans life is very uncertain, and therefore I would wiſh any to take heed how they deale in ſuch a way of purchaſing: but yet conſidering on the one ſide, that by this means one is provided for as long as he lives, and when he is dead he need take no care: and on the other ſide, that if he be any thing young, or likely to live at all, he may live 20 or 30 years, what reaſon is there that the ſeller ſhould be at ſo much hazard, as to venture 30 to 7 for a ſingle Life?

Again, though two are better then one, *A threefold Cord is not eaſily broken*, yet it is not altogether ſo in mens lives, but many times three or four may die ſooner then one, herein the buyer runs ſome hazard, which though with more reaſon

then

then the ſeller before, yet it is fit he ſhould have ſome conſideration for it.

Therefore in my minde it were more equall, if a ſingle life were rated as a Leaſe of 12 years, and ſo for any more Lives to decreaſe one year of 12 for every Life. And ſo they will be worth, as in this little Table.

1		12
2		23
3		33
4		42
5		50
6	*Lives are of equall worth to a Leaſe of theſe Years.*	57
7		63
8		68
9		72
10		75
11		77
12		78

Thus

Thus much for these pre-considerations, I shall now set the Tables before you, shewing you the true value of any thing according to these Rules and Rates.

* *
*

A

Table ſhewing the true value of one pound yearly Rent, to continue any number of years under 31, after the Rates of 5, 6, 8, 9, 10, and 12, in the hundred, reckoning Intereſt upon Intereſt.

	5.		
	lib.	ſh.	a.
1	0	19	0
2	1	17	2
3	2	14	5
4	3	10	11
5	4	6	7
6	5	1	6
7	5	15	9
8	6	9	3
9	7	2	2
10	7	14	3
11	8	6	2
12	8	17	3
13	9	7	11
14	9	18	0
15	10	7	7
16	10	16	9
17	11	5	6
18	11	13	10
19	12	1	9
20	12	9	3
21	12	16	5
22	13	3	13
23	13	9	10
24	13	16	00
25	14	1	11
26	14	7	6
27	14	12	11
28	14	18	00
29	15	2	10
30	15	7	5
31	15	12	00

	6.		
	lib.	ſh.	d.
1	0	18	10
2	1	16	18
3	2	13	5
4	3	9	3
5	4	4	3
6	4	18	4
7	5	11	8
8	6	4	2
9	6	16	0
10	7	7	2
11	7	17	9
12	8	7	8
13	8	17	1
14	9	5	11
15	9	14	3
16	10	2	1
17	10	9	7
18	10	18	7
19	11	3	2
20	11	9	5
21	11	15	3
22	12	0	10
23	12	6	1
24	12	11	0
25	13	15	8
26	13	0	1
27	13	4	3
28	13	8	2
29	13	11	10
30	13	15	4
31	13	18	7

8.			
	lib.	sh.	a.
1	0	18	6
2	1	15	8
3	2	11	9
4	3	6	3
5	3	19	10
6	4	12	5
7	5	4	1
8	5	14	11
9	6	4	11
10	6	14	2
11	7	2	9
12	7	10	8
13	7	18	1
14	8	4	10
15	8	11	2
16	8	17	0
17	9	2	5
18	9	7	5
19	9	12	1
20	9	16	4
21	10	0	4
22	10	4	0
23	10	7	5
24	10	10	7
25	10	13	6
26	10	16	2
27	10	18	8
28	11	1	0
29	11	3	2
30	11	5	2
31	11	7	0

9.			
	lib.	sh.	d.
1	0	18	4
2	1	15	2
3	2	10	8
4	3	4	9
5	3	17	9
6	4	9	9
7	5	0	8
8	5	10	8
9	5	19	11
10	6	8	4
11	6	16	1
12	7	3	2
13	7	9	9
14	7	15	9
15	8	1	3
16	8	6	3
17	8	10	11
18	8	15	1
19	8	19	0
20	9	2	7
21	9	5	10
22	9	8	10
23	9	11	7
24	9	14	2
25	9	16	6
26	9	18	7
27	10	0	6
28	10	2	4
29	10	4	0
30	10	5	6
31	10	6	10

	10.		
	lib.	ſh.	d.
1	0	18	2
2	1	14	8
3	2	9	8
4	3	3	4
5	3	15	9
6	4	7	1
7	4	18	4
8	5	6	8
9	5	15	2
10	6	2	10
11	6	9	9
12	6	16	3
13	7	2	0
14	7	7	4
15	7	12	1
16	7	16	5
17	8	0	5
18	8	4	0
19	8	7	3
20	8	10	3
21	8	12	11
22	8	15	5
23	8	17	7
24	8	19	8
25	9	1	6
26	9	3	2
27	9	4	8
28	9	6	1
29	9	7	4
30	9	8	6
31	9	9	7

	12.		
	lib.	ſh.	d.
1	0	17	10
2	1	13	10
3	2	8	0
4	3	10	9
5	3	12	1
6	4	2	3
7	4	11	3
8	4	19	4
9	5	6	6
10	5	13	0
11	5	18	9
12	6	3	10
13	6	8	5
14	6	12	6
15	6	16	2
16	6	19	5
17	7	2	4
18	7	4	11
19	7	7	3
20	7	9	4
21	7	11	2
22	7	12	10
23	7	14	4
24	7	15	8
25	7	16	10
26	7	17	10
27	7	18	10
28	7	19	8
29	8	0	5
30	8	1	1
31	8	1	8

A Table ſhewing the true value of one pound yearly rent to continue 100 years, by every 10th. year, after all theſe Rates, reckoning Intereſt upon Intereſt.

	5.	6.	8.	9.	10.	
	lib. ſh. d	li. ſh. d	lib. ſh. d	lib. ſh. d	lib. ſh. d	
10	7.14. 3	7. 7.2	6.14. 2	6. 8. 4	6. 2.10	10
20	12. 9. 3	11. 9.5	9.16. 4	9. 2. 7	8.10. 3	20
30	15. 7. 5	13.15.4	11. 5. 2	10. 5. 6	9. 8. 6	30
40	17. 2. 5	15. 0.8	11.18. 6	10.15. 2	9.15. 7	40
50	18. 5. 1	15.14.6	12. 4. 0	10.17. 3	9.18. 4	50
60	18.18. 7	16. 3.3	12. 7. 6	11. 0.10	9.19. 4	60
70	19. 6.10	16. 7.8	12. 8.10	11. 1. 8	9.19. 9	70
80	19,11.11	16.10.2	12. 9. 6	11. 2. 0	9.19.11	80
90	19.15. 0	16.11.7	12. 9. 9	11. 2. 1	9.19.11	90
100	19.16. 0	16.12.4	12. 9.11	11. 2. 2	10. 0. 0	100

Having, according to the former obſervations, conſidered the nature of the thing you intend to buy, and ſo found out after what profit you may fitly lay out your money upon it, whether at 5,6, 7,8,9, or 10 in the hundred, according to the certainty or uncertainty of the thing: then to caſt up what the value of the purchaſe will be, according to that rate, you muſt do thus.

Firſt, finde the rate of the gain you would have for your money at the head of the Table, and finde the years of the continuance of the Leaſe or Annuity on the ſide of the Table, and in that line under the foreſaid rate, you ſhall finde what the purchaſe of one pound a year is worth, to continue the ſaid number of years; by the which, with a little addition, you may finde the true value of any other prized yearly income, whether it be little or great.

As for Example.

What is a Leaſe of ten pounds yearly value, to continue 21 years, worth in

ready money, after the rate of six in the hundred, interest.

By the Table you see that one pound a year to continue 21 years, after the said rate of six for the hundred, is worth 11 pound, 15 shillings, 3 pence. So then 10 pound a year is worth ten times as much, which may be thus easily found.

Ten times 11 *pound is*	110 00 00
Ten times 15 *shillings is*	007 10 00
Ten times 3 *pence is*	000 02 06
In all	117 12 06

The like you may do by any other prized Annuity for any other time, and at any other rate of profit for your money, as the nature of the thing requires. And this way you shall finde very exact, and with a little practise very easie.

But because men usually reckon bargains of this nature by the yearly revenue of the thing, and use to say, such a thing is worth so many years purchase; this may also plainly and truly be done by the foresaid Tables: and though this way

way cannot be ſo exact as the other, yet for cuſtome-ſake take it thus.

The Tables are exactly caſt up for one pound yearly revenue, at each of ſaid rates, ſo that in the ſummes ſet down therein, for every pound or 20 ſhillings you muſt reckon ſo many years purchaſe; for ten ſhillings, half a years purchaſe, for five ſhillings, a quarter of a years purchaſe; and ſo for any any ſumme under, proportionally.

Thus in the former example, you found that one pound, to continue 21 years, was worth 11 pound, 15 ſhillings, 3 pence, that is, 11 years purchaſe, and about three quarters of a years purchaſe, after which manner reckoning the ten pound yearly revenue. So,

Eleven times 10 *pound is*	110	00	00
And 3 *quarters of* 10 *pound is*	007	10	00
In all	117	10	00

Which is ſomewhat leſs then the former; becauſe this way you cannot (as I ſaid) reckon ſo exactly without

ſome more trouble: for the Table ſhews you 11 pound, 15 ſhillings, 3 pence; and this way it is reckoned, as if it were but 11 pound, 15 ſhillings.

There is another very neceſſary queſtion eaſily reſolved by theſe Tables, and that is, when any one doth ask of you ſuch a ſumme of money, or ſo many years purchaſe for a parcel of land, leaſe, or houſe, to know what profit he allows you for your money.

As now, Suppoſe you may have a leaſe of an houſe for 21 years, for eight years and an halfe purchaſe, what profit will your money yield you?

For this purpoſe; firſt, you muſt finde the number of years in the ſides of the Table, and look there in that line for the ſaid ſumme demanded, or the neereſt you can finde to it, then at the head of that column, at the top of the Table you ſhall finde the rate of the profit which your money brings you in.

Thus, if according to this example, you look for eight yeers and an halfe purchaſe, that is 8 pounds, 10 ſhillings in the line of 21 years, you ſhall finde

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in the laſt column of the Table, 8 pounds, 12 ſhillings, 11 pence, which is the neereſt ſumme to that you look for; and at the head of this column you ſhall finde, your money brings you in by this bargain 10 in the hundred, profit.

All this which hath been ſpoken of purchaſing of Leaſes, you may apply to Fines for the abatement of a greater or leſſer part of the rent of any thing.

Thus, if a Tenant would have 5 or 10 pounds abated in his yearly rent, it may be reckoned worth ſo many years purchaſe as the Table ſhews for.

But now ſuppoſe a Landlord demand 100 pound fine for the Leaſe of an houſe for 21 years, beſides the yearly rent. I would know how much yearly rent this 100 pound doth countervalue, after the rate of 10 in the hundred.

In this caſe, you muſt take the ſumme ſet down in the Tables, which for this example is 8 pounds, 12 ſhillings, 11 pence, and finde how many times it is conteined in 100 pounds, for ſo many pounds of yearly Rent it countervalues.

Now any one may make a ſhift to do his after a groſſe manner; but if you will do it exactly, have recourſe to the Table of Reduction following, and thereby reduce the ſumme into tenths of pounds.

Thus the ſaid 8 pounds, 12 ſhillings, 11 pence reduced, is 8 pound, 645833; with this divide the price of your Fine, adding ſome cyphers thereto, if need ſhall be. So in this example, the Fine being 100 pound, you ſhall finde 11 pound 566, that is, 11 pounds, 11 ſhillings, 4 pence; and ſo much yearly Rent doth 100 pound Fine countervalue at the rate of ten pound in the hundred for 21 years.

And thus you may do by the two former Tables for any time under an hundred years; onely take notice that in the latter Table it proceeds by tens of years; the intermediate yeares being not often to be uſed, and by reaſon of the ſmall difference which would be in ſome of them; (which, if need be, by proportion may be ſupplied;) they would alſo have required much paines

in

in the calculating, and taken up ſomewhat too much of my paper allowed for this diſcourſe.

Laſtly, you may ſee by the latter end of theſe Tables, that in the buying of free ſimples at 20 years purchaſe, you make but 5 in the hundred profit of your money, At 16 years and two thirds purchaſe, you make 6 in the hundred profit. At 12 years and a halfe purchaſe, 8 pounds. At 11 years and half a quarter, 9 pounds. At 10 years purchaſe, your money yields you 10 in the hundred profit.

Of Reverſions.

THus much for buying any thing which is preſently to be poſſeſſed.

There are other kinde of purches in Reverſion, when the thing yields no profit for the preſent, till ſome conſiderable term of years be paſſed.

And in theſe bargains you muſt alſo look firſt into the quality of the thing,

and the certainty thereof; and accordingly ſeek out the value thereof at a greater or leſſer rate of Intereſt.

And to this purpoſe there might be Tables ſet down, ſhewing the true value of one pound in Reverſion after any number of years. But I ſuppoſe this needleſſe, becauſe it is included in the former Tables, and may eaſily be extracted out of them: for if you take the ſumme ſet down in the Tables, againſt the years of Reverſion deſired, and ſubtract the ſumme next above it, from it, the difference will ſhew you the true value of 20 ſhillings ſo many yeares to come afterward.

Thus if you would know, what 20 ſhillings is worth 21 years hence, after the rate of money now, which is ſix in the hundred.

Here the years of Reverſion being 21, and the rate of the Intereſt ſix in the hundred, you ſhall finde in that column againſt 21 years, 11 pounds, 15 ſhillings 3 pence, and in the line above it, 11 pounds, 9 ſhillings, 5 pence, which ſubtracted out of the former, there remains

5 ſhillings

5 ſhillings, 10 pence, which is the true value of 20 ſh. 21 years hence.

And thus you may do at any other rate, and for any number of years to 31, by the firſt of the Tables. But becauſe the ſecond Table proceeding by ten years will not do the like; therefore, I have made this little Table, which in a generall way, ſhewes both the increaſe and decreaſe of twenty ſhillings principall, after any number of years, which Table is ſo plain, that, I hope, it needs neither Demonſtration nor Example.

The increase of 20 shillin. principall.	A Table of Reversions.					The decrease of twenty shillings.		
	5	6	8	10	12			
	Rate of the Interest.							
Pounds	Number of years.					sh.	d.	q
2	15	12	9	7	6	10	0	0
4	30	24	18	15	12	5	0	0
8	45	36	27	22	18	2	6	0
16	60	48	36	30	24	1	3	0
32	75	60	45	37	30	0	7	2
64	90	72	54	45	36	0	3	3
128	105	84	63	52	42	0	2	0
256	120	96	72	60	48	0	1	0
512	135	108	81	67	54	0	0	2
1024	150	120	90	75	60	0	0	1

And having either of theſe wayes found the value of one pound, you may by addition, finde the value of ten or twenty pounds or any other ſumme for the like time; which ſubſtracted out of the full worth of the thing, will give you the price of the Reverſion thereof.

Yet becauſe this way is ſomewhat troubleſome, and may much deceive you in regard of the different value of Land, Money and Leaſes, I ſuppoſe this to be the plainer and the better way.

Firſt, if you are to purchaſe the Reverſion of a piece of Land, conſider how many years purchaſe the Land is worth, if it were preſently to be poſſeſſed, which is about 20 years purchaſe, for which account 20 pound.

Then look in the Table under the rate of ſix in the hundred, (which is the rate fitteſt for Leaſes of Land) how much the years, for which it is engaged, comes to.

Now ſubſtract this out of the other, and the remaining ſumme will give you the value of the purchaſe, accounting the

the pounds for years, and the ſhillings and pence for parts of a year.

Thus for example, any piece of Land being worth 20 years purchaſe being ingaged by Leaſe; or otherwiſe, for 21 years, the Reverſion will be worth eight years and a quarters purchaſe.

For the full value of it is	20 00 00
The Leaſe of 21 *years at ſix in the hundred, comes to*	11 15 03
which ſubſtracted, ſhews	08 04 09

That is, eight yeares, and almoſt a quarter of a years purchaſe.

The like courſe you muſt take in the purchaſing the Reverſion of houſes. Firſt, account their full value, and then ſubtract the worth of the years for which they are ingaged at rates according to their goodneſſe.

Thus reckoning a good new built houſe to be worth ten years purchaſe, the reverſion thereof after 21 years will be worth about one year, and a quarter, and half a quarters purchaſe.

	li.	sh.	d.
For the full value being	10	00	00
The lease of 21 years at ten in the hundred comes to	08	12	11
Which subtracted, shews,	01	07	01

Many are the cases which might be laid down concerning these things, but I shall only adde this one, which often comes into practice.

A Tenant hath some term of years in a Lease, and either he or his Landlord desires to have his years increased.

To finde the true worth of such a bargain, you need onely finde out by the Tables the true value of the whole number of years desired. Then finde out likewise the true value of the lesser number of years, that the Tenant hath already. Lastly, subtract the one from the other, and the remainer shews how many years purchase the thing is worth.

Thus a Lease of Land for 60 years, wherein the Tenant hath already a Lease of 21 years, is worth about 4 years and a half purchase.

	li.	sh.	d.
For the whole 60 yeares, at 6 per Cent. is	16	03	03
The 21 yeares at the same rate of 6 per Cent. is	11	15	03
Which substracted, rest	04	08	00

In like manner, a Leaſe for 60 years, wherein a Tenant hath 21 years already, is worth one year and a quarters purchaſe, and ſomewhat more.

	li.	sh.	d.
For 60 years after ten in the hundred, is worth	09	19	04
And 21 yeares at the same rate, is worth	08	12	11
which substracted, leave,	01	06	05

That is, about one year, and one quarter of a years purchaſe: ſo that let the houſe be of what yearly Rent it will, the Leaſe will be worth one year, and a quarter of a years purchaſe, and about a moneth over.

The like you may do for any other number of years. But yet let me tell you, that howſoever ſome men may eſteem

ſteem of a long Leaſe, yet in things of this nature, a Leaſe of 100 years is worth very little more then a Leaſe of 60 years; and a Leaſe of 60 years is worth but half a years purchaſe more then a Leaſe of 31 years.

This is plainly manifeſt by the former Tables, which ſhew, that after the rate of ten in the hundred, the price of one pound to continue one & twenty years, is worth 8 pounds, 12 ſhillings, 11 pence, and the like for 31 years, is worth 9 pounds, 9 ſhillings, 7 pence; yet the like to continue 60 years, is worth but 9 pounds, 19 ſhillings, 4 pence; and for 100 years, is not full 10 pounds.

But you will ſay, this is very ſtrange, and few men think ſo.

I grant it: but the reaſon is for want of due conſideration: for ſince all men yield to the one, they cannot in reaſon deny the other. If a Leaſe of 21 years cannot be worth above 8 years and an half purchaſe, then it muſt neceſſarily follow, that a Leaſe of 100 years cannot be worth above 10 years purchaſe: for there is no reaſon but that the ſame

rate

rate of profit ſhould be allowed in the long leaſe, as in the ſhort one; otherwiſe, men had better take ſhort Leaſes, as was before obſerved.

The reaſon hereof is, becauſe men do not conſider the profit which their money may yield them in ſo many years. For though it be not allowed to take ten in the hundred yearly for money; yet thoſe who have any employment for their money otherwayes, may very well make at leaſt ten in the hundred of it; and after this reckoning, one pound in 60 years will come to 300 pounds, and in 100 years to 13781 pounds; and on the other ſide, the Reverſion of one pound 80 years hence, at this rate, is not worth a penny, and 100 years hence is not worth the fourteenth part of a farthing.

But you will perhaps then ſay, that it is too cheap to let ſhort Leaſes of houſes after this rate.

To this I anſwer, that this is the utmoſt value that can be ſet upon them; for whereas men formerly accounted a Leaſe of 21 years to be worth but ſeven

years.

years purchaſe; by this account it will be worth eight years and an half. And if we conſider well the caſualties, which things of this nature are ſubject to, I think no man will judge them to be better worth.

For houſes are ſuch things which are ſubject to hurt and damage from all the four Elements.

As firſt from the Air, they are continually weather-beaten; and ſometimes, by extraordinary windes and tempeſts, much rent and torne; ſo that in a ſhort time they run to decay, if they be not continually kept in good repair.

Secondly, from the water likewiſe they receive continuall damage, even by the ordinary ſhowers of rain, which are ſubject to ſoke in and rot, and ſpoil them, if not carefully prevented: and many times alſo extraordinary floods and inundations deſtroyes them in a moment.

Thirdly, though this deſtruction by water need not much be feared in many places; yet fire may be juſtly feared in all: which, if it once get the maſtery,

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is a mercileſſe enemy; and this it doth too-too often, and is not to be prevented by all our own care and watchfulneſſe, proceeding many times from the careleſneſſe of a neighbour, or an idle ſervant.

Fourthly, the Earth it ſelfe, though it be their beſt friend, and for the moſt part upholds them; yet many times for the ſins of the inhabitants, it trembles under them, throwes them down, or ſwallowes them up. By this meanes, whole Cities are ſometimes deſtroyed in an inſtant: and though this ſeldome happens in our Iſland, yet in *Queen Elizabeths* dayes there were three of theſe Earthquakes; and though, bleſſed be God, they did no great hurt, yet ſome they did in this particular.

But paſſing by all theſe petty and extraordinary caſualties, there is one more which, in my minde, is more to be conſidered then all the reſt; and that eſpecially, if a man buy an houſe not for his own uſe and habitation, but to let it out to others. And that is, that many times a man ſhall meet with an ill Tenant,

that

that will ſcarce pay his Rent; and ſometimes it may ſtand empty without a Tenant, and ſo bring in no profit at all; and alſo hereby it runs ſpeedily to ruine. And this caſe is ſo much the more conſiderable, becauſe it is ſo ordinary.

All theſe things, though men do what they can to prevent them, and ſhift them off from themſelves by Fines and Leaſes; yet they muſt needs fall either upon the Landlord or the Tenant, and many times fall heavy enough upon both.

Now all this (and much more which might be ſaid) conſidered, men had need to be carefull to ſee that they have ſome conſiderable profit for their money which I hope by this you will yield, cannot be leſſe then ten in the hundred, as aforeſaid. And though this profit may ſeem to be extraordinary great, if the time be any thing long; yet it bears but a true and equall proportion to that very profit which all men account reaſonable for a ſhorter time.

And now ſince none of theſe bargains

can

can be made without reſpect had to theſe or ſuch like Tables of Intereſt or Uſury, wherein there muſt reſpect be had not onely to ſimple Uſe, but to Uſe upon Uſe; I hope I may without offence to any ſpeak a word or two in the defence of Uſury.

The Argument I ſhall uſe is onely this. That if it be not onely lawfull, but neceſſary, to give and take Uſe upon Uſe; then at leaſt it may be lawfull, though not neceſſary, to give or take moderate ſimple Uſe, according to the allowance of the times.

That it is not onely lawfull, but neceſſary, to take or give Uſe upon Uſe, is plainly manifeſt in all theſe kinde of bargains, which cannot be made any other way. Now the neceſſity of theſe bargains is manifeſt every day, and the lawfulneſſe of them cannot be queſtioned, being ſo plainly allowed in the Word of God.

But you will ſay, theſe bargains cannot come within the compaſſe of Uſury, becauſe the buyer herein ſtands to all hazards.

I anſwer, that either his hazard is very little, or for all hazards he is allowed a ſufficient recompence; ſo that for the moſt part he is upon a ſurer way of gain then the other; and his gain in caſuall things is ſo much overplus, that a man may with good profit take up money at Intereſt to buy the bargains.

But you will ſay, this kinde of Uſury hath not onely been condemned by the moſt part of the beſt of men, but by God himſelfe is expreſly forbidden, and many curſes and bleſſings pronounced by him in his Word to the keepers and breakers of this very law.

If this be ſo, the matter is not to be diſputed, but upon ſurvey of the ſacred Statutes, I cannot finde them ſo ſtrict and ſevere in this particular.

The chief law declared by God himſelf againſt Uſury, is that in the 23 of *Deuteronomy*, verſe 19. *Thou ſhalt not lend upon Uſury to thy brother, Uſury of money, Uſury of victuals, Uſury of any thing that is lent upon Uſury.* Upon the breaking and keeping this law depends all the other promiſes and threats in the Scri-

Scripture: therefore this place being cleered, all other Scriptures relating hereunto, will also be answered.

Now this at the first view seemes to be a generall law, forbidding all kinde of Usury. But I answer first, the outmost extent of this law, is that one Israelite might not lend upon Usury to another Israelite. For in the very next verse they are permitted to lend upon Usury unto strangers, *verse 20. Unto a stranger thou mayest lend upon Usury, but unto thy brother thou mayest not lend upon Usury.* And I see no reason to understand by these strangers such whom they might oppress and destroy, as some would interpret it; since God gave them so many Items and Commands to be kinde to strangers. And how dear it cost the Family of *Saul*, and the whole Kingdome of *Israel* to do otherwise, you may read in the 2 Book of *Samuel*, 21 Chap.

Again secondly, this generall law of Usury to their brethren seemes to be restreined to their poor brethren in the 25 of *Leviticus*, 35,36,37 verses, *Exod.* 22. 25. so that it chiefly and principally, if

not

not wholly and abſolutely belongs to them.

Thirdly, I ſee no reaſon, why this politick law belonging to the *Jews*, and fitted to their condition, place, and times, ſhould take ſo faſt hold of us, as ſome would make it eſpecially conſidering the many other lawes of this nature, which are not preſſed upon us by theſe men. As their buying of Lands, which were all to return to the old poſterity in the year of *Jubile*, in *Leviticus* 25. And that law of freedome from debts every ſeventh year, *Deut.* 15. 1,2,3,4. which is parallel to this of Uſury in all reſpects. For firſt, it is laid down generally in *verſe* 1, 2. *Every Creditor that lendeth ought unto his neighbour, ſhall releaſe it in the ſeventh yeer.* Secondly, Notwithſtanding this, it is permitted to demand it of ſtrangers in the 3 Verſe. Thirdly, it is permitted to take it of the rich brother in the 4 Verſe, *Save when there ſhall be no poor among you.* So that the force of theſe Lawes, and the equity thereof, is to keepe them and us onely from oppreſſion of the poor. And from

hence

hence our law may be derived, that a Book-debt, without bill or bond, cannot be recovered after ſeven years. Yet I hope no man will ſay, that in point of equity and conſcience he is diſcharged from the payment thereof, if he hath wherewith to pay it; neither that his Creditour doth offend either againſt Gods law or mans, in requiring and receiving of him.

Fourthly, that this law againſt Uſury was onely fitted to the ſtate of the *Jews*, may be plain from the things forbidden to take Uſury upon, which was victuals, and other things as well as money. So that there being few Merchants and Trades-men amongſt them, Uſury of money was very little neceſſary; and as for Uſury of other things, it tended onely to the oppreſſion of the poor. Who would not ſpit in that mans face, and count him not worthy to live, that having corn lying in ſtore by him, would not lend his neighbour a buſhell or two till his Harveſt was reaped, a moneth or two after, without half a buſhell for the uſe thereof? In ſuch caſes of common

mon want and ſcarcity; it is not onely the duty of private men in charity to lend (if not give) to their poor neighbours, but the publick Magiſtrate ought to look to it, that there be no ſuch wicked men as hoard and hide their corn: nay more then this, in caſe of extream want and famine, it may be lawfull and laudable for them to take the ſtores of corn into their own hands, and diſtribute them to every one, as need ſhall require.

And this was the reaſon that Uſury was forbidden by many other States: *viz.* the *Greeks* and *Romans*; not becauſe it was againſt the light of nature, but againſt the rules of policy. And though *Ariſtotle* ſaith, it is a monſtruous thing for money to beget money, yet *Solomon* ſaith, *Money anſwereth all things*, Eccl. 10 19. and is the fitteſt thing of all others to be employed in Merchandize, and put out to uſe.

In theſe times and places therefore, wherein there are many have ſo great ſtocks of money, which they have no way to employ; and others have wayes

to employ money to profit, but want it; there may very well and fitly be a mutuall and reciprocal advantage to both, by a moderate Intereſt upon money; which I hope I have plainly ſhewed to be allowed by the Laws of God, and is permitted by the lawes of the moſt civil and well ordered Countreys.

Yet I would have no man hereby harden his heart againſt his poor neighbour: & withhold his hand from léding freely to him: nor to repine at the low rate of Intereſt alotted by the State; much leſſe to ſooth up himſelf in oppreſſion or extortion. Let ſuch know, though Uſury be lawfull, yet it is ſcarce laudable. And if any by their unjuſt courſes herein exceed the lawfull bounds, they deſerve to finde no favour with men, however God deals with them.

In this caſe therefore I would have all men to take example by the Apoſtle *Paul*, 1 *Cor.*10.23. *All things are lawfull for me, but all things are not expedient*. This way may be expedient for ſome, which is not ſo for others. Our Saviour in the 21th of *Matthew*, in the pa-

parable of the Talents, ſeemes to allow the idle ſervant, rather to have put his talent out to others to Uſury, then to let it lie hid in the earth; (though they deſerved moſt commendation that traded & gain'd therewith themſelves.) So then for young Orphans, Widdows, and old people, who cannot ſo well deal in the world for themſelves, this way is not onely lawfull but expedient. And for ſuch it is that I plead, who cannot ſo well ſpeak for themſelves: As for others, who out of an idle and covetous minde, would by this meanes live in the world like Drones in the hive, upon the ſweat of others browes; I ſuppoſe, they are ſcarce able to anſwer ſufficiently for the defence of themſelves, and therefore would wiſh thē to take ſome other courſ.

And to this purpoſe there is one ſtep higher, which they that will attain to perfection, muſt endeavour after. Some things you ſee are lawfull, ſome things are expedient, but ſome things are excellent. Aud theſe things we ought chiefly to follow. It may be lawfull for all, and it may be expedient for ſome, to

lend upon Uſury; but it is excellent for all to lend without Uſury, and that eſpecially to the poor. There are three ſorts of men, upon whom we may lay out our money upon a different account. To the rich we may lend upon Uſury, for our own ſake: to our brethren and friends we ought to lend freely, for their ſakes: to the poor we ought to give freely, for Gods ſake. He that with an holy wiſedome thus ſhares out his eſtate, to theſe three ſorts of perſons, deſerves not the black brand of an Uſurer, but ſhall receive praiſe and profit both of God and men.

But the cries of the poor, will be very loud againſt thoſe men, who, notwithſtanding the lawes of God and men to the contrary, do uſe ſuch extortion and oppreſſion to the poorer ſort of people, as to make them pay not onely 6, 8, or 10, but 20, 30, or 40 in the hundred; and yet have ſuch ſhifts, as not to come within the danger of the lawes of men. Such men as theſe are juſtly odious, and may expect, that all the curſes and reproaches againſt this ſin, will fully and ſpee-

ſpeedily fall upon them, except God give them grace to repent of it, and in ſome good ſort to make reſtitution.

To remedie this evill, it hath been the cuſtome of ſome Cities beyond the Sea, (and the endeavours of ſome honeſt men to effect the like in this) to have publick bankes of money for charitable uſes, out of which the poor might at any time upon a ſufficient pawn, borrow any ſmall ſumme of money, and yet pay very little for Intereſt or charges; but onely ſo much as needs muſt be allowed towards the mainteining of ſome few Officers to diſpoſe thereof.

Ten or twenty thouſand pound in ſuch a banke, might be a great relief to thirty or fourty thouſand poor folkes within the compaſſe of a year; and though they paid but after the rate of five in the hundred, yet they who laid in the moneys into the banke, might receive 4 of it, and the reſt go to the Officers for writing the bils, and delivering out the money and goods, which would be a great help to the poor, who are now forced to pay to their brokers after the rate

of 30 or 40 pounds in the hundred; and little or no hinderance to those well-minded persons, who should put in money to be thus employed, since they might receive within twenty or fourty shillings a year as much as their money will yield them in the purchase of land, or letting it out to Interest to others.

But I fear in these unsetled and troublesome times; this will hardly be effected; and which is worse, much money that hath been given to Halls and publique places for the benefit of poor men, and young beginners; is now lost or spent, or converted to other uses, which is an high offence against God, an injury both to the dead and to the living, and an ignominy to themselves.

And therefore, that men may the better take heed to themselves, both in giving and taking of the lawfull Interest, I have here added this Table of Interest after the rate of six in the hundred, being the rate appointed by the State for these present times.

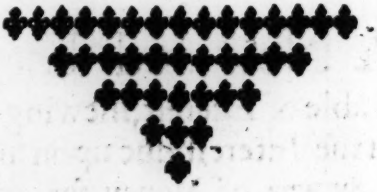


A New and Exact Table of Intereſt, ſhewing the true Intereſt due upon any Summe of Money for any time, at the Rate of *6 per Centum.*

FOR *the more exactneſſe in this Table, in every Columne the money is reckoned not only in pounds, ſhillings and pence, (which is ordinary) but each peny is divided into an hundred parts, which though it may ſeeme ſomewhat ſtrange at firſt, yet they are eaſily then reckoned into farthings, which are more uſuall with us. For twenty five, which is a quarter of an hundred, make*

one farthing; fifty of these parts are an half-peny; and seventy five are three farthings.

This considered, there will be I hope no difficulty in the Table.



A Table of Interest at 6 per Centum.

	1 moneths				2 moneths				3 moneths			
	li.	sh.	d.	c.	li.	sh.	d.	c.	li.	sh.	d.	c.
Shillings. 1	0	0	0	6	0	0	0	12	0	0	0	18
2	0	0	0	12	0	0	0	24	0	0	0	36
3	0	0	0	18	0	0	0	36	0	0	0	54
4	0	0	0	24	0	0	0	48	0	0	0	72
5	0	0	0	30	0	0	0	60	0	0	0	90
6	0	0	0	36	0	0	0	72	0	0	1	8
7	0	0	0	42	0	0	0	84	0	0	1	26
8	0	0	0	48	0	0	0	96	0	0	1	44
9	0	0	0	54	0	0	1	8	0	0	1	62
10	0	0	0	60	0	0	1	20	0	0	1	80
Pounds. 1	0	0	1	20	0	0	2	40	0	0	3	60
2	0	0	2	40	0	0	4	80	0	0	7	20
3	0	0	3	60	0	0	7	20	0	0	10	80
4	0	0	4	80	0	0	9	60	0	1	2	40
5	0	0	6	0	0	1	0	0	0	1	6	0
6	0	0	7	20	0	1	2	40	0	1	9	60
7	0	0	8	40	0	1	4	80	0	2	1	20
8	0	0	9	60	0	1	7	20	0	2	4	80
9	0	0	10	80	0	1	9	60	0	2	8	40
10	0	1	0	0	0	2	0	0	0	3	0	0
20	0	2	0	0	0	4	0	0	0	6	0	0
30	0	3	0	0	0	6	0	0	0	9	0	0
40	0	4	0	0	0	8	0	0	0	12	0	0
50	0	5	0	0	0	10	0	0	0	15	0	0
60	0	6	0	0	0	12	0	0	0	18	0	0
70	0	7	0	0	0	14	0	0	0	21	0	0
80	0	8	0	0	0	16	0	0	0	24	0	0
90	0	9	0	0	0	18	0	0	0	27	0	0
100	0	10	0	0	1	0	0	0	0	30	0	0
200	1	0	0	0	2	0	0	0	0	60	0	0

A Table of Intereſt at 6 per Centum.

		6 moneths				9 moneths				12 moneth			
		li.	ſh.	d.	c.	li.	ſh.	d	c.	li.	ſh.	d.	c
Shillings.	1	0	0	0	36	0	0	0	54	0	0	0	72
	2	0	0	0	72	0	0	1	8	0	0	1	44
	3	0	0	1	8	0	0	1	62	0	0	2	16
	4	0	0	1	44	0	0	2	16	0	0	2	88
	5	0	0	1	80	0	0	2	70	0	0	3	60
	6	0	0	2	16	0	0	3	24	0	0	4	32
	7	0	0	2	52	0	0	3	78	0	0	5	4
	8	0	0	2	88	0	0	4	32	0	0	5	76
	9	0	0	3	24	0	0	4	86	0	0	6	48
	10	0	0	3	60	0	0	5	40	0	0	7	20
Pounds.	1	0	0	7	20	0	0	10	80	0	1	2	40
	2	0	1	2	40	0	1	9	60	0	2	4	80
	3	0	1	9	60	0	2	8	40	0	3	7	20
	4	0	2	4	80	0	3	7	20	0	4	9	60
	5	0	3	0	00	0	4	6	00	0	6	0	0
	6	0	3	7	20	0	5	4	80	0	7	2	40
	7	0	4	2	40	0	6	3	60	0	8	4	80
	8	0	4	9	60	0	7	2	40	0	9	7	20
	9	0	5	4	80	0	8	1	20	0	10	9	60
	10	0	6	0	00	0	9	0	0	0	12	0	0
	20	0	12	0	00	0	18	0	0	1	4	0	0
	30	0	18	0	00	1	7	0	0	1	16	0	0
	40	1	4	0	00	1	16	0	0	2	8	0	0
	50	1	10	0	00	2	5	0	0	3	0	0	0
	60	1	16	0	00	2	14	0	0	3	12	0	0
	70	2	2	0	00	3	3	0	0	4	4	0	0
	80	2	8	0	00	3	12	0	0	4	16	0	0
	90	2	14	0	00	4	1	0	0	5	8	0	0
	100	3	0	0	00	4	10	0	0	6	0	0	0
	200	6	0	0	00	9	0	0	0	12	0	0	0

The use of the Table.

NOw to finde the Intereſt of any ſum of money for any time, by this Table: firſt, look the ſumme of money on the ſide of the Table; then finde the time required at the head of the Table; and in the ſquare meeting of theſe two, you ſhall finde the Intereſt thereof. Onely note, if you cannot finde your ſumme of money, or the time all at once; you muſt take it at two or three times; and ſo adde them together.

Thus the Intereſt of 146 pounds for ſix moneths will be found thus.

	li.	ſh.	d.	c.
100 *pounds for 6 moneths is*	3	0	0	0
40 *pounds for 6 moneths is*	1	4	0	0
6 *pounds for 6 moneths is*	0	3	7	20
In all	4	7	7	20

Which

Which is 4 pounds, 7 ſhillings, 7 pence, and 20 hundred parts of a peny, that is, almoſt a farthing, as I noted before.

Some Critick may think to object againſt all theſe Tables, becauſ they make no abatement for the time leſs then a yeer, conſidering that the intereſt being received at the half years end, will yield ſome profit for the other half yeer, and ſo a man ſhall take more then the rate allowed for Intereſt.

But the Law herein looks upon a yeer, as the fitteſt meaſure of time to regulate the Intereſt by, and the intent of the Law, is to reſtrain the groſſer abuſes of Extortioners, and not to look upon ſuch niceties, which cannot be well avoided, unleſs the payment be made only at the yeers end. And cuſtome in this caſe is as good as a Comment upon this Law; for moſt bonds of this nature, are made to be paid at ſix moneths, & the full half of the whole yeers intereſt allowed, which would never have been uſed ſo long time if it had been thought any breach of the Statute.

All

All this while I have made things as plain as I could to the meaneſt capacity. But now ſome who are better learned, may deſire to know, how theſe Tables of Intereſt upon Intereſt are framed.

The plaineſt and beſt way to make theſe Tables is to finde certain numbers in continual proportion decreaſing, according to the rate of the Intereſt propounded, which Numbers may ſhew the true worth of one pound principal at the end of any number of yeers. And then by addition of all theſe numbers one to the other, the fore-ſaid Table of Purchaſes from year to year is produced, which becauſe they come out all in *Decimalls* of pounds, you may afterward reduce into pounds, ſhillings, and pence.

Thus let the rate of the Intereſt propounded by 6 in the 100, theſe numbers will be thus found.

As 106 *li.* : *to* 100 :: 1 *li.* : *to* 0,943396

You may increaſe theſe fractions as far as you will for the more exactneſs. And thus much is 1 pound worth at the end of one yeer. There-

Then for the ſecond yeer, as 106 to 100, ſo, 943396 to, 889996, which is the worth of one pound at the end of two yeers, ſo theſe two added together make 1,833392, which is the worth of one pound Annuity to continue two yeers.

So again do for the third yeer.

As 106 to 100; ſo, 889996 to, 839619. which added to the former makes 2,673011, which is the value of three yeers.

And ſo you muſt do for every other yeer, as long as you make your Table for.

As you may ſee by this ſhort Table of 7 yeers for 6 in the hundred.

The decreaſe or worth of the Reverſion.		*The worth of the Purchaſe by Addition.*
1	,943396	0,943396
2	,889996	1,833391
3	,899619	2,673011
4	,792093	3,465104
5	,747258	4,212362
6	,704960	4,917322
7	,665057	5,582379

This

Thus there is nothing difficult, but only the reducing of these numbers into the more known value of pounds, shillings, and pence, which may be performed by this Table.

Shillings		*Shillings*		*Pence*		*farthing*	
19	950000	9	450000	11	045833	3	003125
18	900000	8	400000	10	041667	2	002083
17	850000	7	350000	9	037500	1	001041
16	800000	6	300000	8	033333		
15	750000	5	250000	7	029167		
14	700000	4	200000	6	025000		
13	650000	3	150000	5	020833		
12	600000	2	100000	4	016667		
11	550000	1	050000	3	012500		
10	500000			2	008333		
				1	004167		

Yet because this way is very tedious, and subject to errour, by reason of the many divisions and additions, if there be not great care had therein, and one fault herein may produce many; those who have skill in the use of Logarithms may thereby finde out the true value of any thing for any number of yeares, without

without reſpect had to the former years, which will be a ſhorter way, and ſerve as a proof to the Tables, in caſe of any doubt.

As now for example.

Let it be required to know the true value of a Leaſe of land to continue ſeven years after the rate of ſix in the hundred

Firſt, take the Logarithme of 100, from the Logarithme of 100 and the rate of Intereſt added together, which in this example is 106.

Secondly, multiply this Logarithme by the number of years; which in this example is 7.

Thirdly, divide 100 by the rate of the Intereſt, which is 6, aud it will produce 16,6667; then take the Logarithme hereof, and adde it to the former Logarithme, the product whereof will yield the Logarithm of the Arerages with the ſaid ſumme for that time.

Fourthly, finde out the true number of theſe Arerages, and out of them ſubtract the proportionall part of 100 before found,

found, according to the rate of the Intereſt; ſo you ſhall have the bare Arrerages for that proportionall part.

Laſtly, take the Logarithme of theſe laſt Arerages, and ſubtract from them the Logarithm found by the Multiplication of the years (in the ſecond rule) ſo you ſhall have the Logarithme of the true value of theſe Arerages in ready money; the true number whereof being found out and reduced into pounds, ſhillings, and pence, may be uſed as any number in the Tables.

106 *Logarithme*	2,0253058
100 *Logarithme*	2,0000000
Reſt by Subſtraction	0,0253058
which multiplied by 7	7
Comes to	0,1771406
16,6667 *Logarithme add.*	1,2218487
Yields	1,3989893

This is the Logarithme of 25,0600485

From which 16,666627 *ſubtracted.*

Reſts 08,393818

8,393818 *Logarithme*	0,9239595
Logarithme by Multiplicat. of years ſubſtracted	0,1771406
Reſts	0,7468189

Which is the Logarithme of 5,582379, as in the little Table aforeſaid; which reduced, is 5 pounds, 11 ſhillings, 7 pence, three farthings, and ſomewhat more,

more, which I have set down in my Table, 5 pounds, 11 shillings, 8 pence, not accounting any Fractions under a peny.

Although I am come to the end of my first intended Discourse; yet there are many other things which might be added hereunto, which are not altogether impertinent. Give me leave to adde a few of them, which I count most usefull and practicall for most men.

And in the first place, take these Geometricall observations.

Ge-

Geometrical Obſervations.

To meaſure things which are meaſured onely by their lengths.

THree barly corns laid end to end make one inch, 12 Inches make a Foot, 3 Foot a Yard, being the meaſure uſed in moſt Engliſh commodities. As for the El, though it be commonly uſed among us, yet the Statute takes little or no notice of it, it being a forreign meaſure, and uſed about forreign commodities; this is equall to five quarters of our yard.

Again, in great meaſures.

Sixteen foot and an half make a Pole, Perch, or Rod to meaſure land with. Fourty Poles in length make a Furlong; eight Furlongs are a mile. So that in a meaſured mile there are 320 poles, 1760 yards, 5280 feet; but commonly the miles are longer.

To

To measure things which have length and breadth, as Board, Glasse, Pavements, or Land.

These things are all measured after the same way; onely there is a difference in the measure by which they are measured. For Board and Glasse are measured by the foot; Wainscot and Pavement, by the yard; and Land, by the Pole.

Now in measuring any of these, an Inch, Foot, Yard, or Pole is not onely so much in length, but so much in bredth too, or so much square; or if it lacks of it one way, it must be made up the other way. So that

144 *square Inches make one foot.*
72 *square Inches make half a foot.*
36 *square Inches, a quarter of a foot.*

So in measuring of Land,

One Acre contains 160
Half an Acre contains 80 } *square Poles.*
A quarter, or 1 *Rood,* 40

Now to measure any thing after this manner

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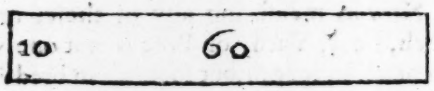
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manner, you must consider of what form or fashion it is of, and accordingly there are severall rules.

First, if it be a Square, whether it be of equall sides, or longer one way then another, as usually boards are; you must measure the length and the bredth, and multiply them one by another, and divide that by its proper Divisor; and the Quotient, with the remainer, will shew the content.



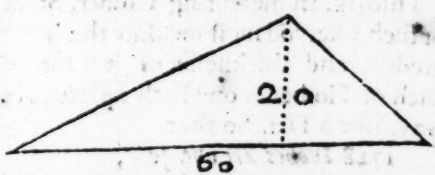
Thus for Example. Suppose a Board to be 10 Inches in breadth, and 5 foot, or 60 Inches long: multiply 60 by 10, and it yields 600, which divided by 144, the Inches which are in one foot; the Quotient will be 4, that is, four feet; and the remainer is 34 Inches, which is very neer a quarter of a foot.

In like manner, suppose a long square piece of land to be 10 Poles broad, and 60 Poles

60 Poles long; these two multiplied together, yield 600; which divided by 160, the Poles which are in one Acre, the Quotient will be 3, that is, 3 Acres; and the remainer is 120 Poles, that is, three quarters of an Acre more.

Note, if the board or land of this form be narrower at one end then at the other; you may measure the bredth, in the middle of it.

Secondly, To measure a Triangular or three sided piece of land. First, observe which is the longest side, and then measure how many Poles it is from the angle opposed to that side, by the neerest way you can, to that long side; and



multiply the half of the one by the whole of the other, and divide the product, as before; so you shall have the content of that piece of land. Thus,

sup-

ſuppoſe the longeſt ſide of a Triangle to be 60 Poles; and the pricked line from the oppoſite angle to this ſide 20 Poles. Multiply 60 by 10, or multiply 20 by 30, the product will be 600, and ſo the content three Acres, and three quarters, as before.

All other pieces of Land (for the moſt part) you muſt firſt contrive them into Triangles, and then finde the contents of them ſeverally, and adde them together. Thus a Figure of four ſides, being not ſquare, may be contrived into two Triangles; a Figure of five ſides, into three; and ſix ſides into four Triangles.

Of Solid Meaſures.

Thirdly, In meaſuring Timber, Stone, or ſuch like, you muſt meaſure the length bredth, and thickneſſe of it; for one Inch of Timber is one Inch ſquare every way, like a Die. So that

1728 *Inches are one foot,*
864 *Inches are half a foot,*
432 *Inches, a quarter of a foot.*

Now to meaſure a piece of ſquared Timber, whether it be ſquare every way alike, or more thick then broad; you muſt

muſt multiply the bredth of it by the thickneſſe thereof; and then multiply this product by the length of the piece, and divide the product by 1728, which are the Inches in one foot; and ſo you ſhall ſee how many feet are in that piece of Timber. Thus, ſuppoſe a piece of Timber to be 24 Inches broad, and 18 Inches thick; theſe two multiplied, make 432; and this multiplied by the length of it, which ſuppoſe to be 120 Inches, the product will be 51840, which divided by 1728, the Inches in one foot, the Quotient will be 30; ſo there is juſt 30 feet in ſuch a piece of Timber. Or elſe, multiply the bredth of the piece of Timber by the thickneſſe thereof, and with this ſum divide 1728 (which are the number of ſquare Inches in one foot) and the Quotient will ſhew you, how many Inches in length will make a foot; and if any thing remain, it will be the Fraction, or part of an Inch.

Thus the ſaid piece of Timber being 24 Inches broad, and 18 Inches thick; theſe two ſummes multiplied together,

make 432, with which divide the ſaid 1728, and you ſhall have in your Quotient juſt 4 Inches; ſo that every four Inches in the length of this piece is a foot. And thus you may make a Table to ſerve for all bredths and thicknelſes, by which you ſave much of the former labour in multiplying and dividing, and yet meaſure any piece of timber thereby very exactly.

To meaſure round timber, the common way is to take a quarter of the compaſs for the true ſquare of it, which is erroneous: but the true way, is to multiply half the Diameter by the half of the compaſs of it, and then multiply this product by the length, and ſo divide it by 1728, as before. The diameter is the line croſs, the midſt of it, and if you cannot come to meaſure it at the end of the piece, you may finde it out by the Compaſs thus: as 22 is to 7, ſo is the Compaſs to the Diameter.

How to meaſure the height of a Tree as grows, or the height of an Houſe, Steeple, or Towre.

If the Sun ſhine, hold any ſtrait ſtick upright,

upright, (or if you have a Ruler, or ſtaffe divided into any number of equal parts it is the better) and mark how far the ſhadow of it doth reach, and meaſure it by that ſtaff, for the ſame proportion that there is between the ſhadow of the ſtaf, & the length of the ſtaf, the like proportion there is between the ſhadow of the Tree, and the heighth of the Tree; ſo that if the ſhadow of the ſtaffe be equall to the length of the ſtaffe, the ſhadow of the Tree is alſo the height of the Tree: or if the ſhadow of the ſtaffe be two or three times the length of the ſtaffe; ſo is the ſhadow of the Tree, to the Tree. But if your ſtaffe be divided into equall parts, you may work more exactly by the rule of proportion, thus. As the parts contained in the length of the ſhadow of the ſtaffe, to the parts contained in the ſtaffe; ſo the feet contained in the length of the ſhadow of the Tree, to the feet contained in the height of the Tree, or thing meaſured.

You may do this alſo, if the Sun do not ſhine, by a joynt Ruler, or the Car-

penters Square, or two ſtraight ſticks (for a need) thus. You muſt hold them ſo, that the one may be levell, and the other directly upright, and ſo look by the two corners of them at the top of the Tree; and then the proportion will hold: As the length of the level ſtick, is to the length of the upright ſtick; ſo is your diſtance from the Tree, to the heighth of the Tree: and ſo if you try by a joynt ruler, whoſe legs are both of one length, the diſtance from the Tree will be equal to the heighth of the Tree. Or if you try by a ſquare, one of whoſe ſides are as long again as the other, then your diſtance will be double to the heighth of the Tree. And if you do it by two ſticks, you may ſet the croſſe ſtick once, twice, or three times it's length from the end of the levell ſtick, and your diſtance from the Tree will be in like manner once, twice, or three times, the heighth of the Tree. But here note, that you thus meaſure onely ſo much of the heighth of the Tree, as is above the levell of your eye; and therefore you muſt add about five foot for the heighth

of

of your eye from the ground. Alſo take notice, that in all theſe concluſions, the ground muſt be ſomewhat levell and even.

Again, if it ſo fall out that you cannot come to the foot of the Tree you would meaſure, by reaſon of ſome moat or ditch. You may firſt finde out when you are once the height of the Tree diſtant from it, and then going backward in a right line, finde when you are twice the heighth of the Tree diſtant from it, and then meaſure the diſtance between theſe two places, and that is the heighth of the Tree or thing meaſured.

Thus alſo you may meaſure the bredth of any River which you cannot get over, obſerve two marks one right againſt the other; the one, on this ſide; and the other, on the other ſide of the River: then go from the mark on this ſide ſquare-wiſe ſo far, that holding one ſtick or leg of the joynt ruler, right upon this ſide the river, you may by the two corners of the ſticks ſee the mark on the other ſide of the river; and then if the ſticks be both of one length, the

River is ſo broad, as it is from your ſtanding to the mark on this ſide the River.

Many other concluſions of this nature might be ſhewed, *viz.* the meaſuring of any round piece of Land, the meaſuring of Hils and Mountainous places, the meaſuring of Depths, the drawing of Plots, the conducting of waters, &c. both without or with Inſtruments, as you may ſee in Mr. *Digge's Pantometria*, and in the *Compleat Surveyor* lately publiſhed.

Of

Of Weights.

THere are two ſorts of weights uſed by us: The one is called Troy-weight, the other is Avoir-du-poiz, or over weight.

Troy Weight is thus ordered:

24 *full grains of Wheat, make a Peny-weight.*

20 *Peny-weight make an Onnce.*

12 *Ounces make a Pound.*

By this Weight Silver, Gold and Bread, are weighed.

The worth of Gold.

		li.ʰ.d.q.
One Pound weight	is worth	40-0-4-0
One Ounce		3-6-8-0
One Peny-weight		0-3-4-0
One Grain		0-0-1-2

This is the price of ordinary Gold, Angel Gold is worth ſomwhat more, and Soveraign Gold ſomwhat leſſe.

The worth of Silver.

		li.ſh.d.q.
One pound weight	is worth	3-0-0-0
One Ounce		0-5-0-0
One Peny-Weight		0-0-3-0
One Grain		0-0-0-0½

In Aver-du-poiz Weight,
20 *Grains make a Scruple.*
3 *Scruples make a Drame.*
8 *Drams make an Ounce.*
16 *Ounces make a Pound.*

But for the great Weights of this ſort ordinarily uſed,
The Hundred weight is 112 *lib.*
The halfe hundred 56 *lib.*
The Quarter 28 *lib.*
With theſe few Weights 1 *lib.* 2, 4, 7, 14, 28, 56, you may weigh juſt an hundred, or any weight under.

A Table of the Assize of Bread.

By *Troy* Weight.

Price of the Bushel for Free-Town-Bakers.	*Weight of a peny loaf.* White.		Wheate		Housho		Price of the Bushel for Foreigners.
sh. d.	oz.	d.	oz.	d.	oz.	d.	sh. d.
3 0	11	5	16	18	22	11	3 3
3 3	10	11	15	17	21	3	3 6
3 6	9	19	14	18	19	18	3 9
3 9	9	8	14	2	18	16	4 0
4 0	8	18	13	7	17	16	4 3
4 3	8	9	12	13	16	18	4 6
4 6	8	1	12	1	16	2	4 9
4 9	7	13	11	10	15	7	5 0
5 0	7	7	11	0	14	14	5 3
5 3	7	1	10	11	14	2	5 6
5 6	6	15	10	3	13	10	5 9
5 9	6	10	9	15	13	0	6 0
6 0	6	5	9	8	12	10	6 3
6 3	6	0	9	1	12	1	6 6
6 6	5	16	8	15	11	13	6 9
6 9	5	12	8	9	11	5	7 0
7 0	5	9	8	2	10	14	7 3
7 3	5	5	7	18	10	11	7 6
7 6	5	2	7	13	10	5	7 9
7 9	4	19	7	8	9	19	8 0
8 0	4	16	7	5	9	13	8 3
8 3	4	14	7	1	9	8	8 6
8 6	4	11	6	17	9	2	8 9
8 9	4	9	6	13	8	18	9 0

A Table of the Assize of Bread. By Avoir-du-poiz Weight.

	weight of a peny loaf.							
	White.		Wheate		Housho			
sh. d.	oz.	d.	oz.	d.	oz.	d.	sh. d.	
3 0	12	2	18	4	24	5	3 3	
3 3	11	4	17	3	23	1	3 6	
3 6	10	7	16	2	21	6	3 9	
3 9	10	2	15	3	20	4	4 0	
4 0	9	6	14	15	19	4	4 3	
4 3	9	2	14	7	18	4	4 6	
4 6	8	6	13	1	17	5	4 9	
4 9	8	3	12	5	16	6	5 0	
5 0	8	0	12	0	16	0	5 3	
5 3	7	5	11	4	15	3	5 6	
5 6	7	3	11	1	14	6	5 9	
5 9	7	1	10	5	14	2	6 0	
6 0	6	6	10	2	13	5	6 3	
6 3	6	4	9	7	13	1	6 6	
6 6	6	3	9	4	12	6	6 9	
6 9	6	1	9	2	12	2	7 0	
7 0	5	7	8	7	11	7	7 3	
7 3	5	6	8	5	11	4	7 6	
7 6	5	4	8	3	11	1	7 9	
7 9	5	3	8	1	10	7	8 0	
8 0	5	1	7	7	10	4	8 3	
8 3	5	0	7	5	10	2	8 6	
8 6	4	7	7	4	10	0	8 9	
8 9				2	9	6	9 0	

Price of the Buſhel of Wheat for Free-Town-Bakers.

Price of the Buſhel of Wheat for Forreigners.

The use of the two fore-going Tables of the Assize of Bread.

To know the true Assize of Bread, according to the Statute, you must first know the price of Wheat, which must be neither of the very best, nor worst, but of the common sort.

Secondly, You must consider whether the Baker which sels the bread live in a City or Corporation, and is a Free-man thereof: or whether he be a Forreigner and not free: for the Free-Bakers are by the Statute allowed two shillings upon the Quarter (that is three pence upon the Bushel) more profit then the Forreigners.

This considered, if you finde the price of Wheat in the side of the Table, according to the condition of the Baker, whether Free or not Free, then in the same line you shall finde the weight of the Peny White, Wheaten & Houshold loaf.

Now in the first Table this weight of the bread is set down in Troy weight, which

which hath 12 Ounces in the pound, and 20 Peny weights in each Ounce. This is the weight appointed by the Statute to weigh bread by.

But becauſe every one hath not this Weight, I have therefore added the ſecond Table, which ſhews the very ſame with the former in *Aver-du-poiz* weight (which is more common) and this hath 16 Ounces in the pound, and 8 Drams in every Ounce. Now it hath been found that 13 of theſe Ounces are equall to one pound or 12 Ounces *Troy* weight, and according to this proportion this ſecond Table is made.

Now the Law is very ſtrict againſt all Bakers in caſe of offending in this and ſome other particulars. For if the Major or Bailiffe of any Town finde their bread to be made lighter, they may take it away and give it to the poor of the ſaid Town. And by the Statute of 51 *Hen.* 3. If a Baker want but one ounce in 36, of this Aſſize, the fourth time, he ſhall ſuffer the Pillory, without fine or redemption.

A

A neceſſary Table in buying and ſelling any thing by the Hundred.

Price of one pound d.	q.	Price of an hundred weight. li.	ſh.	d	Price of one pound d.	q.	Price of an hundred weight. li.	ſh.	d	Price of one pound d.	q.	Price of an hundred weight. li.	ſh.	d
0	1	0	2	4	6	1	2	18	4	12	1	5	14	4
0	2	0	4	8	6	2	3	0	8	12	2	5	16	8
0	3	0	7	0	6	3	3	3	0	12	3	5	19	0
1	0	0	9	4	7	0	3	5	4	13	0	6	1	4
1	1	0	11	8	7	1	3	7	8	13	1	6	3	8
1	2	0	14	0	7	2	3	10	0	13	2	6	6	0
1	3	0	16	4	7	3	3	12	4	13	3	6	8	4
2	0	0	18	8	8	0	3	14	8	14	0	6	10	8
2	1	1	1	0	8	1	3	17	0	14	1	6	13	0
2	2	1	3	4	8	2	3	19	4	14	2	6	15	4
2	3	1	5	8	8	3	4	1	8	14	3	6	17	8
3	0	1	8	0	9	0	4	4	0	15	0	7	0	0
3	1	1	10	4	9	1	4	6	4	15	1	7	2	4
3	2	1	12	8	9	2	4	8	8	15	2	7	4	8
3	3	1	15	0	9	3	4	11	0	15	3	7	7	0
4	0	1	17	4	10	0	4	13	4	16	0	7	9	4
4	1	1	19	8	10	1	4	15	8	16	1	7	11	8
4	2	2	2	0	10	2	4	18	0	16	2	7	14	0
4	3	2	4	4	10	3	5	0	4	16	3	7	16	4
5	0	2	6	8	11	0	5	2	8	17	0	7	18	8
5	1	2	9	0	11	1	5	5	0	17	1	8	1	0
5	2	2	11	4	11	2	5	7	4	17	2	8	3	4
5	3	2	13	8	11	3	5	9	8	17	3	8	5	8
6	0	2	16	0	12	0	5	12	0	18	0	8	8	0

The uſe of the former Table.

By this Table, knowing the price of one pound of any thing, you may know how much the Hundred weight (being 112 pound) comes to. Or, having bought any thing by the hundred weight, you may know how to retail it again by the pound. Thus if one pound of any thing coſt 4 pence 3 farthings, a hundred weight of the ſame commoditie will coſt 2 pound 4 ſhillings and 4 pence. Alſo, if a hundred weight of any thing coſt 4 pound 6 ſhillidgs 4 pence, the price of one pound thereof will coſt 9 pence farthing: the like may be done for any other. But if your commodity come to above 18 pence the pound, you may do it by the half of the price: or elſe reckon firſt for the 18 pence, and after for the reſt of the price.

Of

Of wet Meaſures.

1 Pound Troy is a Wine pinte.
2 Pintes are a Quart.
8 Pintes are a Gallon.
63 Gallons are a Hogſhead.
84 Gallons are a Punction.
126 Gallons are a Pipe or But.
252 Gallons are a Tun.

Of Ale and Sope.

8 Gallons make a Firkin.
2 Firkins a half Barrell.
4 Firkins a Barrell.

For Beere.

9 Gallons make a Firkin.
18 Gallons are a Kilderkin.
36 Gallons are a Barrel.

But the Ale and Beere Gallon is a good ſize bigger then the Wine Gallon.

Dry Meaſures.

1 Gallons is half a peck.
4 Pecks are a Buſhel.
8 Buſhels are a Quarter.

Of Fuell.

36 Buſhels are a Chalderon of Coals.
4 Buſhels are a Sack of Charcoals.
Shids muſt be 4 foot long, and muſt be in compaſſe either 16, 23, 28, 33, or 38 Inches, according as they are marked for 1, 2, 3, 4, or 5.

Billets ſhould be 3 Foot long, and ſhould be in compaſſe 7 Inches and a halfe; 10 or 14 Inches, as they are reckoned for 1, 2, or 3.

Fagots ſhould be 3 Foot long, and in compaſſe 24 Inches, and they ought to be round, and not flat, for ſo they are much leſſe, though they are all one compaſſe.

A Table of the Kings of England.

Kings.	They began to Reign.	They Reigned yea.	mo.	da
1 Wil. Conqu.	1066 Octob. 14	20	11	22
2 Wil. Rufus	1087 Septem. 9	12	11	18
3 Henry 1	1100 Auguſt 1	35	4	11
4 Stephen	1135 Decem. 2	18	11	18
5 Henry 2	1154 Octob. 25	34	9	2
6 Richard 1	1189 Iuly 6	9	9	22
7 Iohn	1199 Aprill 6	17	2	0
8 Henry 3	1216 Octob. 19	56	1	10
9 Edward 1	1272 Nove. 16	34	8	9
10 Edward 2	1307 Iuly 7	19	7	6
11 Edward 3	1326 Ianua. 25	50	5	7
12 Richard 2	1377 Iune 22	22	3	14
13 Henry 4	1399 Septe. 29	13	6	3
14 Henry 5	1412 March 20	9	5	24
15 Henry 6	1422 Auguſt 31	38	6	16
16 Edward 4	1460 March 4	22	1	8
17 Edward 5	1483 Aprill 9	0	2	18
18 Richard 3	1483 Iune 22	2	2	5
16 Henry 7	1485 Auguſt 22	23	8	19
20 Henry 8	1509 April 22	37	10	2
21 Edward 6	1546 Ianua. 28	6	5	19
22 Mary	1553 Iuly 6	5	4	22
23 Elizabeth	1558 Nove. 17	44	4	15
24 Iames	1602 March 24	22	0	3
25 Charles	1625 March 27	23	11	2

The use of the Table of Kings.

This Table of the Kings I suppose may be necessary in the searching out the antiquity of many old Evidencies, which are dated many times by the years of the King then reigning, and not by the years of our Lord. And it might be more plain and profitable if it were drawn out a little larger, but time and paper are wanting: I have only therefore as a pattern shewn how it might be done in this hundred years last past, and added some briefe notes out of History thereunto.

The use of this following Table will appear in such questions.

How long is it since the 25 yeare of Henry the 3?

Which is thus found,

Henry 3 began to reign, *Anno Dom.*	1216
To which adde the 25 years,	25
So is it *Anno Domini*	1241
Which substracted from the present yeare	1653
There remains the years since	412

Anno

anno Dom	An. Reg.	Queen Elizabeth.

Queen Elizabeth *began to Reigne the* 17 *of* November, Anno Domini, 1558.

1558	1	Queene Crowned. Parliament called.
1559	2	Maſſe, Monks, and Monaſteries, ſuppreſſed.
1560		Warre in Scotland againſt the French and Scots. 20 perſons ſlain by Gun-pouder in Crooked Lane.
	3	
1561	4	Merchant Taylors Schoole founded. *Pauls* Steeple burnt.
1562		Small money coyned. Many monſtrous Births.
	5	
1563	6	Tempeſts and Earthquake. Great Plague in *London*, 20000 dyed thereof.

Goods

anno Dom	An. Reg.	Queen Elizabeth.
1564		Goods first sold by the common outcry. The heavens
	7	seemed to burn. *Thames* frozen over.
1565	8	Great Tempests.
1566		K. *James* born. 7 Aldermen
	9	dyed in *London*.
1567		Royall Exchange finished.
	10	King *James* Crowned in *Scotland*. A dry Somer.
1568		Queen of Scots taken in *England*.
	11	
1569		A great Lottery. Rebellion
	12	in the North. 66 Constables executed for it.
1570		Wars against *Scotladd*.
1571	13	Strange Earthquake in *Herefordshire*. The Christians Victory at *Lepanto*.
	14	
1572		Massacre in *France*. The new
	15	Star.
1573		Earle of *Essex* goes to *Ireland*.
	16	

Coun-

anno Dom	An. Reg.	Queene Elizabeth.
1574	17	Counterfeits punished. One drowned in *Dowgate* Chanel.
1575	18	An Earthquake. Anabaptists punished.
1576	19	*Forbyshers* Voyage to the North.
1577	20	Strange infection at the Assizes in *Oxford*.
1578	21	A great Snow.
1579	22	A Smith made a Lock, Key and Chain, which weighed but a Grain and a half.
1580	23	A great Earthquake. A Blazing Star.
1581	24	*Campion*, and two Iesuites more executed. The Kalender reformed by Pope *Gregory*.
1582	25	Three killed with Gunpouder at Galley Key.
1583	26	Earthquake in *Dorsetshire*.

Nant-

anno Dom	An. Reg.	Queen Elizabeth.
1584	27	*Nantwich* burnt. Traytors executed.
1585	28	*Holland* sues for protection. Tobacco first brought to *England*.
1586	29	*Ludgate* new built. Queen of Scots beheaded.
1587	30	Blackwell Hall new built.
1588	31	The Spanish Armado overthrown.
1589		Duke of *Guise* murthered.
1590	32	*Hacket* a Blasphemer hanged.
1591	33	Voluntiers go into *France*
	34	The Eastindia Company begun.
1592	35	The Thames almost dry.
1593	36	10635 dyed of the Plague in *London*.
1594		Great Tempests.
1595	37	Scarcity of Corn.
1596	38	*Essex* taketh *Cadiz* in *Spain*
1597	39	Wheat at 13 shillings the
	40	Bushel. Gre

anno Dom	An. Reg.	*King* James.
1598	41	Great Tempeſts and Froſts.
1599	42	E. of *Eſſex* goes to *Ireland*.
1600	43	Embaſſadours from *Ruſſia* & *Barbary*.
1601	44	*Eſſex* beheaded.
1602		Q. dyed at *Richmond*.

King James *began to Reign*, March 24, Anno Dom. 1602.

1603	1	K. *James* comes into *England*. 30578 dyed of the Plague in *London*.
1604	2	Peace made with Spain.
1605	3	The Powder Treaſon.
1606	4	Eſquire *Lepton* rode 5 times between *York* and *London* in five dayes.
1607	5	More-fields beautified. A great Froſt.
1608	6	*Edmonsbury* burnt. Oath of Allegiance. New

anno Dom	An. Reg.	*King* James.
1609	7	New Exchange in the Strand built. Allome first made in *England*.
1610	8	King of *France* murthered, P. *Henry* created Prince of *Wales*.
1611	9	*Legat* an Arian burnt.
1612	10	Prince *Henry* dyed. The Lady *Elizabeth* marryed to the Palsgrave.
1613	11	The Artillery Company revived.
1614	12	*Middletons* water. Great Snow and Frost.
1615	13	*Smithfield* paved. *Somersets* downfall.
1616	14	P. *Charles* created Prince of *Wales*.
1617	15	*Haydock* the sleeping Preacher.
1618	16	Sir *Walther Rawly* Executed.
1619	17	The troubles in *Bohemia* begun.

anno Dom	*An. Reg.*	*King* Charles.
1620	18	King of *Bohemia* driven out of *Prague*.
1621	19	Proclamation againſt talking of State matters.
1622	20	Prince *Charles* his Voyage into *Spain*.
1623	21	*Black-Friers* fell down.
1624	22	Engliſh murthered at *Amboyna*.

King Charles *began to* Reign *the* 27 *of* March, Anno Domini, 1625.

1625	1	A great Plague.
1626	2	An Earthquake in *England*.
1627	3	Iſle of *Rees* Voyage.
1628	4	Duke of *Buckingham* ſlain.
1629	5	

anno Dom	An. Reg.	*King* Charles.
1630	6	King of *Sweden* invades *Germany*.
1631	7	*Lipſike* Battail.
1632	8	King of *Sweden* ſlain. *London* Bridge burned.
1633	9	
1634	10	
1635	11	
1636	12	
1637	13	*Breda* taken by the Prince of *Orange*.
1638	14	The Scots Covenant.
1639	15	60000 ſlain by an Earthquake in *Italy*.
1640	16	The Parliament began.
1641	17	E. of *Strafford* beheaded. The Iriſh Rebellion.
1642	18	Battail at *Edgehill*.
1643	19	Croſſe pulled down. *Newbery* firſt fight.
1644	20	*York* fight. *Newbery* ſecond fight.
1645	21	*Canterbury* beheaded. *Naſeby* fight. Ox-

anno Dom	An. Reg.	*King* Charles.
1646	22	*Oxford* taken. King deliver'd by the Scots.
1647	23	King carryed to *Holmby*, *Hampton Court*, *Isle of wight*.
1648	24	Scots invade *England*. King beheaded.
1649		L. Generall *Cromwel* goes to *Ireland*.
1650		
1651		*Ireton* dyed. *Love* beheaded.
1652		*Glasco* burnt.
1653		Wars with *Holland*. *Marlborough* burnt.
1654		Sun Eclipsed August 1.

A Catalogue of all the Shires, Hundreds, Cities, Market Towns and Parish Churches in England *and* Wales.

Shires.	Hundreds	Cities	Market Towns	Parish Churches
1 Barkshire	20	00	12	140
2 Bedfordshire.	09	00	10	116
3 Buckinghamshire	18	00	11	185
4 Cambridgeshire	17	00	08	163
5 Cheshire	07	Chest	13	068
6 Cornwall	09	00	22	161
7 Cumberland	not	Carli	09	058
8 Darbyshire	06	00	08	106
9 Devonshire	33	Exce	37	394
10 Dorcetshire	34	00	18	248
11 Durham.	not	Dur.	06	118
12 Essex	20	Colc.	21	415
13 Glocestershire	30	Gloc	20	280
14 Hampshire	37	Winc	21	289
15 Hartfordshire	08	00	18	120
16 Herefordshire	11	Here	08	176
17 Huntingtonshire	04	00	06	079
18 Kent	66	Canter' Rochef	17	398
19 Lancashire	06	00	15	036
20 Leicestershire	08	00	12	200
21 Lincolnshire	31	Linc	26	630
22 Middlesex	07	L. W.	04	186
23 Northamptonshi.	20	Peter	1	126
24 Nottinghamshire	08	00	08	164
25 Northumberland	not	00	11	168

26	Norfolke			*Nor.*	26	640
27	Oxfordſhire	14		*Oxfo*	10	280
28	Rutland	05		00	02	048
29	Shropſhire	15		00	14	170
30	Somerſetſhire	42		03	33	385
31	Staffordſhire	05		*Leye.*	15	130
32	Suffolke	22		00	28	575
33	Surrie	13		00	09	140
34	Suſſex	65		*Chic*	18	312
35	Warwickſhire	09		*Cove*	15	158
36	Weſtmerland	not		00	04	026
37	Wiltſhire	29		*Saliſ*	19	304
38	Worceſterſhire	07		*Vorc*	1	152
39	Yorkſhire			*York*	46	563
40	Angleſey	06		00	02	074
41	Brecknockſhire	06		00	03	61
42	Cardiganſhire	05		00	04	064
43	Carmarthinſhire	66		00	06	087
44	Carnarvonſhire			00	05	68
45	Denbighſhire	12		00	03	057
46	Flintſhire	05		00	01	028
47	Clamorganſhire	10		00	07	118
48	Montgomeryſhire	07		00	06	047
49	Monmouthſhire	08		00	06	127
50	Merionethſhire	06		00	03	037
51	Pembrokeſhire	07		00	06	145
52	Radnorſhire	06		00	04	252
	In all, 52			025	654	10096

A Table of Expences or Wages, whereby knowing what it is for one day, you may see what it is in a Week, Moneth or year.

By the day	By the week			By the month			By the year.		
Pence.	li.	sh.	d.	li.	sh.	d.	li.	sh.	d.
1	0	0	7	0	2	4	1	10	5
2	0	1	2	0	4	8	3	0	10
3	0	1	9	0	7	0	4	11	3
4	0	2	4	0	9	4	6	1	8
5	0	2	11	0	11	8	7	12	1
6	0	3	8	0	14	0	9	2	6
7	0	4	1	0	16	4	10	12	11
8	0	4	8	0	18	8	12	3	4
9	0	5	3	1	1	0	13	13	9
10	0	5	10	1	3	4	15	4	2
11	0	6	5	1	5	8	16	14	9
Shillings									
1	0	7	0	1	8	0	18	5	0
2	0	14	0	2	16	0	36	10	0
3	1	1	0	4	4	0	54	15	0
4	1	8	0	5	12	0	73	0	0
5	1	15	0	7	0	0	91	5	0
6	2	2	0	8	8	0	109	10	0
7	2	9	0	9	16	0	127	15	0
8	2	16	0	11	4	0	146	0	0
9	3	3	0	12	12	0	164	5	0
10	3	10	0	14	0	0	182	10	0
11	3	17	0	15	8	0	215	0	0
12	4	4	0	16	16	0	219	0	0
13	4	11	0	18	4	0	237	5	0
14	4	18	0	19	12	0	255	10	0
15	5	5	0	21	0	0	273	15	0
16	5	12	0	22	8	0	292	0	0
17	5	19	0	23	16	0	310	5	0
18	6	6	0	25	4	0	328	10	0
19	6	13	0	26	12	0	346	15	0
20	7	0	0	28	0	0	365	0	0

In a year there are 365 dayes, and in one pound or 20 ſhillings, there is 240 pence. So that one peny a day comes in the year to one pound, one halfe pound, one groat, and one peny, and thus you may reckon for any other number of pence.

As for Example, 6 pence a day,

Is 6 pound,	06	00	00
6 halfe pounds, which are	03	00	00
6 Groats, which are	00	02	00
6 pence	00	00	06
In all	09	02	06

Upon this Table you may make theſe and ſuch like conſiderations.

A Peny is a ſmall regardleſſe ſum,
Yet in a little while to Pounds will come.
He then that careleſly his pence doth ſpend,
will quickly bring his pounds unto an end.

But he that carefull is, and every day
Doth ſave thoſe few pence, which well ſpare he may, [finde
Shall in a while much ſweetneſſe therein
Both for himſelfe, and thoſe which come behinde.

A peny well sav'd is a peny got,
And will do well to keep thy Kitchin hot,
But he that will not spare for th'other pot,
Doth seldom thrive, oft finde the begers lot.

Some men will say, such men are peny-wise,
And oft pound-foolish, yet this differẽce lies
Betweene these Spare-pence and such geting spenders, [the lenders.
These prove the borrowers, th'other prove

But if a peny every day doth come
In so short time unto so great a sum,
Then to what number do our Sins amount,
Which not by dayes but minutes we may count.

How carefull therefore should we be, each day, [may
That one good work (at least) we do, which
(By Gods acceptance through Christ) countervail
The many times and things wherein we fail.

FINIS.

B L